



CALIBER
Home Loans

RETURN SERVICE ONLY
Please do not send mail to this address
Case 8:17-cv-02116-GJH Document 1-7 Filed 07/27/17 Page 1 of 8
Dallas TX 75261-9063

REPRESENTATION OF PRINTED DOCUMENT

Mortgage Statement
Statement Date: 04/18/2017

If you have questions or concerns about your statement, please contact us at 1-800-401-6587 between the hours of 8:00am and 7:00pm Monday through Friday (CST).

Email us at customerservice@CaliberHomeLoans.com or visit our website at <http://www.caliberhomeloans.com>.

4-759-79281-0009013-001-000-000-000

LUIS JAVIER MARINO
ELSIE MARINO
12701 DARNESTOWN RD
GAITHERSBURG MD 20878-3521

Account Number	9800506777
Payment Due Date	05/01/17
Amount Due	\$38,286.74

If payment is received after 05/16/17, a \$0.00 late fee will be charged.

Property Address: 12701 DARNESTOWN ROAD
GAITHERSBURG MD 20878

Account Information Outstanding Principal \$636,622.91 Interest Rate (Until 08/01/36) 3.00000% Prepayment Penalty No Total Deferred Balance \$38,826.37 Total Lender Advance Balance \$468.50 Unapplied Funds \$0.00 Maturity Date 08/01/2036 Current Escrow Balance (\$6,306.06)		Explanation of Amount Due Principal \$1,550.40 Interest \$1,560.90 Escrow (Taxes, Insurance, or PMI) \$953.16 Ancillary \$0.00 Regular Monthly Payment \$4,064.46 Past Due Amount \$32,389.16 Total Fees Charged \$468.50 Uncollected Late Charges \$1,364.62 Total Amount Due \$38,286.74																									
Delinquency Notice You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 04/18/2017, you are 229 days delinquent on your mortgage. Total Payment Due: \$38,286.74 We show that you have accepted a loan modification on your loan on 08/07/14. If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance. Recent Account History Payment due 11/01/16: Unpaid balance of \$4,168.23 Payment due 12/01/16: Unpaid balance of \$4,248.87 Payment due 01/01/17: Unpaid balance of \$4,220.02 Payment due 02/01/17: Unpaid balance of \$4,182.96 Payment due 03/01/17: Unpaid balance of \$4,414.46 Payment due 04/01/17: Unpaid balance of \$4,064.46 Current payment due 05/01/17 - \$4,064.46		Past Payments Breakdown: <table border="1"> <thead> <tr> <th></th> <th>Paid Last Month</th> <th>Paid Year-To-Date</th> </tr> </thead> <tbody> <tr> <td>Principal</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Interest</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Escrow (Taxes, Insurance, or PMI)</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Fees</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Late Charges</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Unapplied Balance</td> <td>\$0.00</td> <td>\$0.00</td> </tr> <tr> <td>Total</td> <td>\$0.00</td> <td>\$0.00</td> </tr> </tbody> </table>			Paid Last Month	Paid Year-To-Date	Principal	\$0.00	\$0.00	Interest	\$0.00	\$0.00	Escrow (Taxes, Insurance, or PMI)	\$0.00	\$0.00	Fees	\$0.00	\$0.00	Late Charges	\$0.00	\$0.00	Unapplied Balance	\$0.00	\$0.00	Total	\$0.00	\$0.00
	Paid Last Month	Paid Year-To-Date																									
Principal	\$0.00	\$0.00																									
Interest	\$0.00	\$0.00																									
Escrow (Taxes, Insurance, or PMI)	\$0.00	\$0.00																									
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Late Charges	\$0.00	\$0.00																									
Unapplied Balance	\$0.00	\$0.00																									
Total	\$0.00	\$0.00																									
Important Messages *Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.																											
Transaction Activity (03/19/17 - 04/18/17)																											

***** There is no activity for this time period. *****

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

LUIS JAVIER MARINO
ELSIE MARINO
12701 DARNESTOWN RD
GAITHERSBURG MD 20878-3521

Account Number	Regular Payment	Past Due	Amount Due by 05/01/17
9800506777	\$4,064.46	\$32,389.16	\$38,286.74

If payment is received after 05/16/17, \$0.00 late fee will be charged.

☐ Check here and see reverse for address correction.

CALIBER HOME LOANS, INC.
P.O. BOX 650856
DALLAS, TX 75265-0856

Additional Principal	\$	
Additional Escrow	\$	
Total Enclosed	\$	

Exhibit G

Internet Reprint

IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION

Case 8:17-cv-02110-SJM Document 1-7 Filed 07/27/17 Page 2 of 6

Payments:
P.O. Box 650856
Dallas, TX 75265-0856

Payments - Overnight:
1500 Dragon Street, Suite A
Dallas, TX 75207

Fax Numbers:
Fax payoff requests: 1-800-608-2003

Questions about Tax:
Phone: 1-844-815-6406
P.O. Box 961222
Fort Worth, TX 76161-0222

Correspondence Address:
P.O. Box 24610
Oklahoma City, OK 73124

Questions about Mortgage Insurance:
Phone: 1-866-825-9268
P.O. Box 7731
Springfield, OH 45501

Spanish to English 7-1-1 or 1-888-777-5861
TTY to Voice 7-1-1 or 1-800-735-2989

Notices of Error, Requests for Information or Qualified Written Requests must be sent to: P.O. Box 270415, Oklahoma City, OK 73137. Please include your specific concern or question and account number.

Caliber Home Loans, Inc., mortgage servicer, is registered with the Superintendent of the New York State Department of Financial Services. Borrowers have the right to file complaints about the servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at <http://www.dfs.ny.gov>.

IMPORTANT PAYMENT INFORMATION

Payment Options: Caliber Home Loans, Inc. provides you the following options for making your loan payments.

- Mail: P.O. Box 650856, Dallas, TX 75265-0856
- Online: www.CaliberHomeLoans.com
- Pay-by-phone*: 1-800-401-6587
- Automatic Deduction: Recurring or one-time EFT Enroll at www.CaliberHomeLoans.com
- ** A fee may apply for this service.

Online Services: Caliber Home Loans, Inc. offers a variety of online services to help you better manage your mortgage loan including:

- Payments
- Electronic Statements
- "Notify Me" Alerts

You can also view your loan payment history, principal balance, interest rate and escrow account activity. Simply visit www.CaliberHomeLoans.com and select "Customer Login" from the home page. For further assistance, please contact us at 1-800-401-6587.

Payment Information: Additional Amount: Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments.

Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. **Postdated checks will be processed on the date they are received.** All available fees may apply for returned or rejected payments.

Notice of Negative Information: We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

INSURANCE/PROPERTY TAX INFORMATION

Insurance Requirements: The terms of your loan require that you maintain homeowner's insurance coverage. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Policy Information: To protect our mutual interests, the mortgage clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 7731, Springfield, OH 45501. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4120). For insurance questions you can reach our Insurance Department at 1-866-825-9268.

Property: In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-940-2335 so that we may guide you through this process.

Loans with Escrowed Tax: For Tax questions call 1-844-815-6406. If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Caliber Home Loans, Inc., P.O. Box 961222, Fort Worth, TX 76161-0222. Please be sure to write your loan number on the bill. You may also fax current tax bills to our Tax Department at 1-509-797-8974. Evidence of payment for delinquent taxes should be faxed to 817-826-1258.

Policy Information: To protect our mutual interests, the loss payee clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 979046 Miami, FL 33197-9046. You may also mail or fax a copy of the declaration page to our office (Fax # 305-964-4766). For Non-Mortgage insurance questions, you can reach our Insurance Department at 1-800-554-4919.

FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)*

Appraisal Fee (up to):	\$ 700.00	Foreclosure Attorney Fees:	Varies	Release / Reconveyance Fee (up to):	\$ 124.50
Assumption Fee:	Varies	Late Fees:	Varies	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Partial Release (up to):	\$ 500.00	Subordination (up to):	\$ 250.00
Brokers Price Opinion (up to):	\$ 250.00	Prepayment Penalty:	Varies	Title Search (up to):	\$ 500.00
Consolidation, Extension, Modification Agreement:	\$ 300.00	Property Inspection (up to):	\$ 18.00	Vacant Property Registration (up to):	\$ 500.00
Fax Fee:	\$ 5.00	Property Preservation (up to):	\$ 2,500.00	Western Union (up to):	\$ 15.00
		Recast (up to):	\$ 250.00	*May be subject to change	

Other fees may apply. For complete list visit our website at WWW.CaliberHomeLoans.com

MORTGAGE COUNSELING AND ASSISTANCE AND BANKRUPTCY NOTICE

Mortgage Counseling and Assistance: If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at www.hud.gov or call 1-800-569-4287.

Automated Account Information: Account information is easy to access through Caliber Home Loans, Inc. Automated Phone Service by calling 800-401-6587. Please have your loan number and your Social Security Number to access this convenient service. Automated information is available 24/7.

Bankruptcy Notice: Please note that notwithstanding anything herein to the contrary, in the event you are subject to an "Automatic Stay" issued by a United States Bankruptcy court, this communication is not intended to collect, assess, or recover a debt. In the event the referenced debt has been discharged in bankruptcy, this communication is not intended to collect, recover, or offset any such debt as a personal liability to you. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability. However, unless the bankruptcy court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired. This means that, unless otherwise ordered by the bankruptcy court, if the requirements of the loan document are not met and the "Automatic Stay" is no longer in effect, we can pursue whatever remedy rights we hold in the property pursuant to the security agreement, such as the right to foreclose. This notice is not intended as legal advice and you should consult your lawyer if you have any legal questions about your rights.

This is an attempt by a debt collector to collect a consumer debt and any information obtained will be used for that purpose.

You may update your personal information by visiting our website at
www.CaliberHomeLoans.com.



CALIBER
HOME LOANS

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Dallas TX 75261-9063

REPRESENTATION OF PRINTED DOCUMENT

Mortgage Statement
Statement Date: 05/18/2017

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Email us at customerservice@CaliberHomeLoans.com or visit our website at <http://www.caliberhomeloans.com>.

0-759-79987-0007927-001-000-000-000-000

LUIS JAVIER MARINO
ELSIE MARINO
12701 DARNESTOWN RD
GAITHERSBURG MD 20878-3521

Account Number 9800506777
Payment Due Date 06/01/17
Amount Due \$42,351.20

If payment is received after 06/16/17, a \$0.00 late fee will be charged.

Property Address: 12701 DARNESTOWN ROAD
GAITHERSBURG MD 20878

Account Information		Explanation of Amount Due	
Outstanding Principal	\$636,622.91	Principal	\$1,554.28
Interest Rate (Until 08/01/36)	3.00000%	Interest	\$1,557.02
Prepayment Penalty	No	Escrow (Taxes, Insurance, or PMI)	\$953.16
Total Deferred Balance	\$38,826.37	Ancillary	\$0.00
Total Lender Advance Balance	\$468.50	Regular Monthly Payment	\$4,064.46
Unapplied Funds	\$0.00	Past Due Amount	\$36,453.62
Maturity Date	08/01/2036	Total Fees Charged	\$468.50
Current Escrow Balance	(\$6,306.06)	Uncollected Late Charges	\$1,364.62
		Total Amount Due	\$42,351.20
Delinquency Notice		Past Payments Breakdown:	
You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 05/18/2017, you are 259 days delinquent on your mortgage.			
Total Payment Due: \$42,351.20		Principal	\$0.00
We show that you have accepted a loan modification on your loan on 08/07/14.		Interest	\$0.00
If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.		Escrow (Taxes, Insurance, or PMI)	\$0.00
Recent Account History		Fees	\$0.00
Payment due 12/01/16:	Unpaid balance of \$4,248.87	Late Charges	\$0.00
Payment due 01/01/17:	Unpaid balance of \$4,220.02	Unapplied Balance	\$0.00
Payment due 02/01/17:	Unpaid balance of \$4,182.96	Total	\$0.00
Payment due 03/01/17:	Unpaid balance of \$4,414.46		
Payment due 04/01/17:	Unpaid balance of \$4,064.46		
Payment due 05/01/17:	Unpaid balance of \$4,064.46		
Current payment due 06/01/17 -	\$4,064.46		

Important Messages
*Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.
Transaction Activity (04/19/17 - 05/18/17)

***** There is no activity for this time period. *****

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

LUIS JAVIER MARINO
ELSIE MARINO
12701 DARNESTOWN RD
GAITHERSBURG MD 20878-3521

Account Number	Regular Payment	Past Due	Amount Due by 06/01/17
9800506777	\$4,064.46	\$36,453.62	\$42,351.20
			If payment is received after 06/16/17, \$0.00 late fee will be charged.

☐ Check here and see reverse for address correction.

CALIBER HOME LOANS, INC.
P.O. BOX 650856
DALLAS, TX 75265-0856

Additional Principal	\$	
Additional Escrow	\$	
Total Enclosed	\$	

IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION

Case 8:17-cv-02110-CSH Document 1-7 Filed 07/27/17 Page 4 of 8

Payments:
P.O. Box 650856
Dallas, TX 75265-0856

Payments - Overnight:
1500 Dragon Street, Suite A
Dallas, TX 75207

Fax Numbers:
Fax payoff requests: 1-405-608-2003

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P.O. Box 961222
Fort Worth, TX 76161-0222

Correspondence Address:
P.O. Box 24610
Oklahoma City, OK 73124

Questions about Mortgage Insurance:
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P.O. Box 7731
Springfield, OH 45501

Spanish to English 7-1-1 or 1-888-777-5861
TTY to Voice 7-1-1 or 1-800-735-2989

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- "Notify Me" Alerts

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Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. **Postdated checks will be processed on the date they are received.** All available fees may apply for returned or rejected payments.

Notice of Negative Information: We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

INSURANCE/PROPERTY TAX INFORMATION

Insurance Requirements: The terms of your loan require that you maintain homeowner's insurance coverage. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Policy Information: To protect our mutual interests, the mortgage clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 7731, Springfield, OH 45501. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4120). For insurance questions you can reach our Insurance Department at 1-866-825-9268.

Property: In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-940-2335 so that we may guide you through this process.

Loans with Escrowed Tax: For Tax questions call 1-844-815-6406. If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Caliber Home Loans, Inc., P.O. Box 961222, Fort Worth, TX 76161-0222. Please be sure to write your loan number on the bill. You may also fax current tax bills to our Tax Department at 1-509-797-8974. Evidence of payment for delinquent taxes should be faxed to 817-826-1258.

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FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)*

Appraisal Fee (up to):	\$ 700.00	Foreclosure Attorney Fees:	Varies	Release / Reconveyance Fee (up to):	\$ 124.50
Assumption Fee:	Varies	Late Fees:	Varies	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Partial Release (up to):	\$ 500.00	Subordination (up to):	\$ 250.00
Brokers Price Opinion (up to):	\$ 250.00	Prepayment Penalty:	Varies	Title Search (up to):	\$ 500.00
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REPRESENTATION OF PRINTED DOCUMENT

Case 8:17-cv-02110-GJH Document 1-7 Filed 07/27/17 Page 5 of 8
Mortgage Statement
Statement Date: 06/19/2017

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Email us at customerservice@CaliberHomeLoans.com or visit our website at <http://www.caliberhomeloans.com>.

9-759-80716-0009865-001-000-000-000-000

LUIS JAVIER MARINO
ELSIE MARINO
12701 DARNESTOWN RD
GAITHERSBURG MD 20878-3521

Account Number	9800506777
Payment Due Date	07/01/17
Amount Due	\$46,415.66

If payment is received after 07/16/17, a \$0.00 late fee will be charged.

Property Address: 12701 DARNESTOWN ROAD
GAITHERSBURG MD 20878

Account Information		Explanation of Amount Due	
Outstanding Principal	\$636,622.91	Principal	\$1,558.17
Interest Rate (Until 08/01/36)	3.00000%	Interest	\$1,553.13
Prepayment Penalty	No	Escrow (Taxes, Insurance, or PMI)	\$953.16
Total Deferred Balance	\$38,826.37	Ancillary	\$0.00
Total Lender Advance Balance	\$468.50	Regular Monthly Payment	\$4,064.46
		Past Due Amount	\$40,518.08
		Total Fees Charged	\$468.50
		Uncollected Late Charges	\$1,364.62
		Total Amount Due	\$46,415.66
Unapplied Funds	\$0.00		
Maturity Date	08/01/2036		
Current Escrow Balance	(\$6,306.06)		
Delinquency Notice		Past Payments Breakdown:	
You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 06/19/2017, you are 291 days delinquent on your mortgage.		Paid Last Month	Paid Year-To-Date
Total Payment Due: \$46,415.66		Principal	\$0.00
We show that you have accepted a loan modification on your loan on 08/07/14. If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.		Interest	\$0.00
Recent Account History		Escrow (Taxes, Insurance, or PMI)	\$0.00
Payment due 01/01/17:	Unpaid balance of \$4,220.02	Fees	\$0.00
Payment due 02/01/17:	Unpaid balance of \$4,182.96	Late Charges	\$0.00
Payment due 03/01/17:	Unpaid balance of \$4,414.46	Unapplied Balance	\$0.00
Payment due 04/01/17:	Unpaid balance of \$4,064.46	Total	\$0.00
Payment due 05/01/17:	Unpaid balance of \$4,064.46		
Payment due 06/01/17:	Unpaid balance of \$4,064.46		
Current payment due 07/01/17 -	\$4,064.46		

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Transaction Activity (05/19/17 - 06/19/17)

***** There is no activity for this time period. *****

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

LUIS JAVIER MARINO
ELSIE MARINO
12701 DARNESTOWN RD
GAITHERSBURG MD 20878-3521

Account Number	Regular Payment	Past Due	Amount Due by 07/01/17
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			If payment is received after 07/16/17, \$0.00 late fee will be charged.

☐ Check here and see reverse for address correction.

CALIBER HOME LOANS, INC.
P.O. BOX 650856
DALLAS, TX 75265-0856

Additional Principal	\$	
Additional Escrow	\$	
Total Enclosed	\$	

IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION

CASE 8:17-cv-02110-SJT Document 1-1 Filed 07/27/17 Page 6 of 6

Payments:
P.O. Box 650856
Dallas, TX 75265-0856

Payments - Overnight:
1500 Dragon Street, Suite A
Dallas, TX 75207

Fax Numbers:
Fax payoff requests: 1-405-608-2003

Questions about Tax:
Phone: 1-844-815-6406
P.O. Box 961222
Fort Worth, TX 76161-0222

Correspondence Address:
P.O. Box 24610
Oklahoma City, OK 73124

Questions about Mortgage Insurance:
Phone: 1-866-825-9268
P.O. Box 7731
Springfield, OH 45501

Spanish to English 7-1-1 or 1-888-777-5861
TTY to Voice 7-1-1 or 1-800-735-2989

Notices of Error, Requests for Information or Qualified Written Requests must be sent to: P.O. Box 270415, Oklahoma City, OK 73137. Please include your specific concern or question and account number.

Caliber Home Loans, Inc., mortgage servicer, is registered with the Superintendent of the New York State Department of Financial Services. Borrowers have the right to file complaints about the servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting the Department's website at <http://www.dfs.ny.gov>.

IMPORTANT PAYMENT INFORMATION

Payment Options: Caliber Home Loans, Inc. provides you the following options for making your loan payments.

- Mail: P.O. Box 650856, Dallas, TX 75265-0856
- Online: www.CaliberHomeLoans.com
- Pay-by-phone*: 1-800-401-6587
- Automatic Deduction: Recurring or one-time EFT Enroll at www.CaliberHomeLoans.com
- ** A fee may apply for this service.

Online Services: Caliber Home Loans, Inc. offers a variety of online services to help you better manage your mortgage loan including:

- Payments
- Electronic Statements
- "Notify Me" Alerts

You can also view your loan payment history, principal balance, interest rate and escrow account activity. Simply visit www.CaliberHomeLoans.com and select "Customer Login" from the home page. For further assistance, please contact us at 1-800-401-6587.

Payment Information: Additional Amount: Please designate how you want additional funds to be applied; we will apply them as directed provided your account is current. If your account is current, undesignated funds will be applied per the terms of your mortgage loan documents. Regardless of the account status, principal prepayments will only be applied to your account if your contract allows for prepayments.

Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. **Postdated checks will be processed on the date they are received.** All available fees may apply for returned or rejected payments.

Notice of Negative Information: We may report information about your account to the Credit Bureaus. Late payment, missed payments, other defaults, or bankruptcy filing on your account may be reflected in your credit report.

INSURANCE/PROPERTY TAX INFORMATION

Insurance Requirements: The terms of your loan require that you maintain homeowner's insurance coverage. We suggest that you consult your insurance company to determine these coverage amounts. Flood Insurance is required for all properties located in a Special Flood Hazard Area as designated by FEMA. Policy Information: To protect our mutual interests, the mortgage clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 7731, Springfield, OH 45501. You may also mail or fax a copy of the declaration page to our office (Fax # 1-937-525-4120). For insurance questions you can reach our Insurance Department at 1-866-825-9268.

Property: In the event of damage to your home, notify your insurance agent. After the claim has been filed, please contact us at 1-866-940-2335 so that we may guide you through this process.

Loans with Escrowed Tax: For Tax questions call 1-844-815-6406. If your property taxes are paid from an escrow account with us and you receive a tax bill, please forward the bill immediately to the following address: Caliber Home Loans, Inc., P.O. Box 961222, Fort Worth, TX 76161-0222. Please be sure to write your loan number on the bill. You may also fax current tax bills to our Tax Department at 1-509-797-8974. Evidence of payment for delinquent taxes should be faxed to 817-826-1258.

Policy Information: To protect our mutual interests, the loss payee clause of your policy must include the following: Caliber Home Loans ISAOA, P.O. Box 979046 Miami, FL 33197-9046. You may also mail or fax a copy of the declaration page to our office (Fax # 305-964-4766). For Non-Mortgage insurance questions, you can reach our Insurance Department at 1-800-554-4919.

FEE SCHEDULE (UNLESS LIMITED BY STATE LAW)*

Appraisal Fee (up to):	\$ 700.00	Foreclosure Attorney Fees:	Varies	Release / Reconveyance Fee (up to):	\$ 124.50
Assumption Fee:	Varies	Late Fees:	Varies	Returned Check Fee:	Varies
Bankruptcy Attorney Fees:	Varies	Partial Release (up to):	\$ 500.00	Subordination (up to):	\$ 250.00
Brokers Price Opinion (up to):	\$ 250.00	Prepayment Penalty:	Varies	Title Search (up to):	\$ 500.00
Consolidation, Extension, Modification Agreement:	\$ 300.00	Property Inspection (up to):	\$ 18.00	Vacant Property Registration (up to):	\$ 500.00
Fax Fee:	\$ 5.00	Property Preservation (up to):	\$ 2,500.00	Western Union (up to):	\$ 15.00
		Recast (up to):	\$ 250.00		*May be subject to change

Other fees may apply. For complete list visit our website at WWW.CaliberHomeLoans.com

MORTGAGE COUNSELING AND ASSISTANCE AND BANKRUPTCY NOTICE

Mortgage Counseling and Assistance: If you would like counseling or assistance, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at www.hud.gov or call 1-800-569-4287.

Automated Account Information: Account information is easy to access through Caliber Home Loans, Inc. Automated Phone Service by calling 800-401-6587. Please have your loan number and your Social Security Number to access this convenient service. Automated information is available 24/7.

Bankruptcy Notice: Please note that notwithstanding anything herein to the contrary, in the event you are subject to an "Automatic Stay" issued by a United States Bankruptcy court, this communication is not intended to collect, assess, or recover a debt. In the event the referenced debt has been discharged in bankruptcy, this communication is not intended to collect, recover, or offset any such debt as a personal liability to you. Please be advised that this communication constitutes neither a demand for payment nor a notice of personal liability. However, unless the bankruptcy court has ordered otherwise, please also note that despite any such bankruptcy filing, whatever rights we hold in the property that secures the obligation remain unimpaired. This means that, unless otherwise ordered by the bankruptcy court, if the requirements of the loan document are not met and the "Automatic Stay" is no longer in effect, we can pursue whatever remedy rights we hold in the property pursuant to the security agreement, such as the right to foreclose. This notice is not intended as legal advice and you should consult your lawyer if you have any legal questions about your rights.

This is an attempt by a debt collector to collect a consumer debt and any information obtained will be used for that purpose.

You may update your personal information by visiting our website at
www.CaliberHomeLoans.com.



CALIBER
HOME LOANS

RETURN SERVICE ONLY
If you do not send mail to this address,
please send it to:
Dallas TX 75261-9063

REPRESENTATION OF PRINTED DOCUMENT

Case 8:17-cv-02110-GJH Document 1-7 Filed 07/27/17 Page 7 of 8
Mortgage Statement
Statement Date: 07/18/2017

If you have questions or concerns about your statement,
please contact us at 1-800-401-6587 between the hours
of 8:00am and 7:00pm Monday through Friday (CST).

Email us at customerservice@CaliberHomeLoans.com or
visit our website at <http://www.caliberhomeloans.com>

2-759-81353-0010810-001-000-000-000

LUIS JAVIER MARINO
ELSIE MARINO
12701 DARNESTOWN RD
GAITHERSBURG MD 20878-3521

Account Number 9800506777
Payment Due Date 08/01/17
Amount Due \$50,480.12[†]

If payment is received after 08/16/17, a \$0.00 late fee will be charged.

Property Address: 12701 DARNESTOWN ROAD
GAITHERSBURG MD 20878

Account Information	
Outstanding Principal	\$636,622.91
Interest Rate (Until 08/01/36)	3.00000%
Prepayment Penalty	No
Total Deferred Balance	\$38,826.37
Total Lender Advance Balance	\$468.50
Unapplied Funds	\$0.00
Maturity Date	08/01/2036
Current Escrow Balance	(\$6,306.06)

Delinquency Notice	
The servicer has made the first notice or filing required by applicable law for any judicial or non-judicial foreclosure process on the loan.	
You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of 07/18/2017, you are 320 days delinquent on your mortgage.	
Total Payment Due: \$50,480.12	
We show that you have accepted a loan modification on your loan on 08/07/14.	
If you are Experiencing Financial Difficulty: See back for information about mortgage counseling or assistance.	
Recent Account History	
Payment due 02/01/17:	Unpaid balance of \$4,182.96
Payment due 03/01/17:	Unpaid balance of \$4,414.46
Payment due 04/01/17:	Unpaid balance of \$4,064.46
Payment due 05/01/17:	Unpaid balance of \$4,064.46
Payment due 06/01/17:	Unpaid balance of \$4,064.46
Payment due 07/01/17:	Unpaid balance of \$4,064.46
Current payment due 08/01/17 - \$4,064.46	

Explanation of Amount Due	
Principal	\$1,562.06
Interest	\$1,549.24
Escrow (Taxes, Insurance, or PMI)	\$953.16
Ancillary	\$0.00
Regular Monthly Payment	\$4,064.46
Past Due Amount	\$44,582.54
Total Fees Charged	\$468.50
Uncollected Late Charges	\$1,364.62
Total Amount Due	\$50,480.12

Past Payments Breakdown:	Paid Last Month	Paid Year-To-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes, Insurance, or PMI)	\$0.00	\$0.00
Fees	\$0.00	\$0.00
Late Charges	\$0.00	\$0.00
Unapplied Balance	\$0.00	\$0.00
Total	\$0.00	\$0.00

Important Messages

[†]This is the amount necessary to cure the default. The total amount due and owing is \$701,985.15.

***Partial Payments:** Any partial payments that you make are not applied to your mortgage, but instead are held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Transaction Activity (06/20/17 - 07/18/17)

***** There is no activity for this time period. *****

PLEASE WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK AND RETURN THE BOTTOM PORTION

LUIS JAVIER MARINO
ELSIE MARINO
12701 DARNESTOWN RD
GAITHERSBURG MD 20878-3521

Account Number	Regular Payment	Past Due	Amount Due by 08/01/17
9800506777	\$4,064.46	\$44,582.54	\$50,480.12
			If payment is received after 08/16/17, \$0.00 late fee will be charged.

☐ Check here and see reverse for address correction.

CALIBER HOME LOANS, INC.
P.O. BOX 650856
DALLAS, TX 75265-0856

Additional
Principal

\$.

Additional
Escrow

\$.

Total
Enclosed

\$.

IMPORTANT CALIBER HOME LOANS CONTACT INFORMATION

CASE 8:17-cv-02110-SJT Document 1-1 Filed 07/27/17 Page 8 of 8

Payments:
P.O. Box 650856
Dallas, TX 75265-0856

Payments - Overnight:
1500 Dragon Street, Suite A
Dallas, TX 75207

Fax Numbers:
Fax payoff requests: 1-405-608-2003

Questions about Tax:
Phone: 1-844-815-6406
P.O. Box 961222
Fort Worth, TX 76161-0222

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Your payment is credited on the day it is received at our payment center. It is not credited the day it is postmarked. Payments made by check are processed electronically by using the information listed on the check. Payments by check authorize us to create a one-time electronic funds transfer and process the payment as either a paper check or electronic draft. The check will not be returned to you. If the check does not clear at the time it is presented for processing, we may attempt to withdraw funds from your account electronically one or more times. **Postdated checks will be processed on the date they are received.** All available fees may apply for returned or rejected payments.

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This is an attempt by a debt collector to collect a consumer debt and any information obtained will be used for that purpose.

You may update your personal information by visiting our website at
www.CaliberHomeLoans.com.